

THE WAY OUT.—No. 3.

Part Five.

BENEFITS EXPECTED TO FOLLOW.

Among the benefits which it is expected will logically follow the adoption of the plan proposed in "The Way Out," the following may be written as the most important:

1. Destruction of the money power, which is the aggregate commercial influence of men who deal in money as a commodity, virtually operating as a money combine.
2. A higher standard in practical politics.
3. The saving to their owners of a million homes.
4. The establishment of methods to assist the farmers, mechanics and manufacturers—producers generally, to secure the use of money for a short time on pledges of personal property in private or public warehouses.
5. Assistance to persons of limited means in purchasing homes, and aid to settlers on public lands in paying for them and improving them.
6. Assistance to individual persons through organization—as granges, alliances, unions, building associations, etc.
7. The equalization of profits.
8. Establishment of government savings banks.
9. The final establishment of a correct monetary system, limiting the use of money to its proper functions, a wide distribution of money, getting it to the people as they need it and without charge beyond its actual cost.

Let us extend these outlines a little that we may have a larger and better view of them.

First.—If there is any proposition in political economy which may be regarded as established so as to be universally conceded, it is this: That prices of commodities in general are affected by the volume of the circulating medium—money. A large volume of circulating money long continued, prices rise; small volume, long continued, prices fall. It follows logically and practically, that whoever controls the volume of money in circulation controls prices. If, then, the people control the money volume, as is proposed in "The Way Out," the people will control prices. That will be the destruction of the money power, and the emancipation of labor.

Second.—With the destruction of the money power, the death knell in gambling in grain and other commodities will be sounded; for the business of the worst men on earth will have been broken up, and the mainstay of the gamblers removed. It will be an easy matter, after the greater villains have been shorn of their power, to clip the wings of the little ones. Once get rid of the men who hold the country by the throat, the parasites can be easily removed.

Third.—Unless relief is afforded to most of the farmers and other producing people whose homes are mortgaged, they will be homeless in a very few years; and it is evident to all who have carefully studied the situation that relief, if it come at all, must come through reduction of interest rates to a figure which can be paid, leaving something to pay on the principal.

Fourth.—As things are now, persons of small means, they who most need assistance, are dealt with the most mercilessly, and it is not because they do not offer security, but because they are too needy to quarrel with a robber. If a bureau and a table will secure an interest rate of 150 per cent., surely the same articles will secure a rate of three per cent. Farmers can erect their own warehouse and store grain and cheese and butter and eggs and meat in them, and borrow money on the deposit checks, or warehouse receipts. Fifty farmers, with an aggregate cash capital of \$25,000 or more may start a bank of their own, if they prefer, depositing that amount of lawful money in the treasury at Washington and receiving bank notes to use in their business. Mechanics and manufacturers may join with the farmers or build their own warehouses, storing goods until needed, borrowing money if needed on the receipts. And the same as to working people generally. Under a well regulated system of appraisement, a general warehouse for producers of all classes, would furnish the means of storing the best securities in the world—food, clothing and other needful articles which lose nothing in value by being housed a few months. Cities, counties and townships might be authorized by law to erect the necessary buildings and select the agents to conduct the business. If not done by the public in general, then let associations of individuals, as granges, alliances, building associations, investment companies and the like take charge of the work.

Fifth.—Many persons could purchase and pay for homes in city and country if they could procure the use of money on long time at one per cent. interest, for then they could pay something every year on the principal, and eventually get out. This plan would supply that need. And a settler on the public lands—an old Indian reservation, for example, which is being sold at \$1.25 an acre, after having complied with the necessary conditions of settlement, thus showing his good intentions, could borrow money from the government and repay it without trouble—paying no more each year than men are now paying as interest only on equal amounts. Money at ten per cent. doubles itself in ten years; money

at eight per cent. doubles itself in twelve years and six months; and money at six per cent. doubles in sixteen years and eight months.

Sixth.—Under the plan here proposed men can help themselves by associating together and combining their forces. By adopting the warehouse system they can store produce and help one another in trying times, and they can take advantage of the state of the market. The alliance movement is now tending in that direction.

Seventh.—It is the power which wealth gives that enables men to manipulate markets in their own interest, and it is this gambling in the products of labor which affects the profits. If a small circulating medium reduces prices, and if money-changers are responsible for our present shortage in circulation and consequent low prices, these conditions will change if the plan here proposed is put in operation—more money, and better prices. Further, if it be true that profits on money are larger than those on products generally, it follows that if charges for the use of money if put down to actual cost, profits on commodities will soon regulate themselves.

Eighth.—Government savings institutions would necessarily follow, because this plan would eventually do away with private money-lending as a regular business.

Ninth.—If the reader will but consider the office which money does actually fill in the ordinary business affairs of life, he will set out on a new line of thought. More than a hundred years ago Adam Smith wrote: "The gold and silver money which circulates in any country and by means of which the produce of its land and labor is annually circulated and distributed to the proper consumers, is, in the same manner as the ready money of the dealer, all dead stock. It is a very valuable part of the capital of the country which produces nothing to the country."

The gold and silver money which circulates in any country may very properly be compared to a highway while it circulates and carries to market all the grass and corn of a country, produces itself not a single pile of either." Francis Bowen, of Harvard, 1855, in his excellent work on American political economy, quotes approvingly the comparison of Smith and adds to it that money is quite as much a public necessity as are highways. That is what is asserted in "The Way Out." It is strange that these learned men did not see the necessary conclusion of their premises. If money in circulation may be compared to a public road, and if its function is similar to that of the road, its function must be to serve a public use. Money is to serve the people in their business affairs; it is a general convenience universally employed in effecting the people's exchanges. By the use of money labor may be exchanged for food, fuel, clothing, shelter—for any article no matter what or where produced; by the use of money, corn which is to be used a thousand miles away, may be exchanged at home for goods which were manufactured a thousand miles away in another direction. Money is an absolute necessity. Society cannot exist without it. But, like the public highway, it is for use. Everybody may use the road but nobody may obstruct it. Close the public roads and traffic ceases; society is disorganized, suffering, starvation and death inevitably follow. Without money the condition would be little, if any better, and in the end is the same. But of what use is money not in circulation? It is like a road that has been closed. It is of no use to the public. Roads to be useful and to serve the purpose for which they were intended, must be kept open. So it is with money. If it is not in circulation it ceases to perform its proper function, ceases to be money, and the people suffer in consequence. Low prices, hard times and general distress follows a scarcity of circulating money. We all remember the troubles we passed through from 1889 to 1879, and we are now going through a still more dreadful experience, because of our greater indebtedness now than then. These troubles come because of the small amount of money out among the people. Lend \$500,000,000 to the needy farmers of the country during the year 1890, and gloom would disappear like a morning vapor. It is money in circulation that we need and that lent to the people at cost is the way out.

This scheme proposes a perfectly safe and proper use of national banks. A treasury note, a gold coin, a silver coin, a coin certificate, is good as a government bond for an equal amount of money. Then it is as good security to bill-holders. The bank deposits lawful money instead of bonds, receiving bank notes therefor; then the government does not pay interest to the bankers on their deposits and there is no change in the volume of the circulating medium when banks withdraw their notes, except that as the deposit was larger in amount than the notes issued upon it, if notes are retired, the excess of deposit over the notes is much more money put into circulation. When banks would be established, a decrease in circulation equal to the excess of deposit over amount of notes issued on it, would take place, but in closing a bank the circulation is increased that much. There would be no inducement for a bank to go out of business as long as free banking on private capital would pay. This plan proposes that banking may go ahead, under government control, on the private funds of the stockholders; but those private funds must be deposited in the people's treasury as security for bill-holders. The government

receives the banker's money and holds it for the people to be paid to them in case misfortune befalls the bank, or from any cause it goes out of business. The volume of currency is maintained, the quality is kept good, the people are secure against loss, and every person who needs the use of money can obtain it if he has anything to offer as security. The system is simple, safe, cheap, and altogether practical.

THE END.

LAND OFFICE PUBLICATIONS.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kansas, January 25th, 1890.

Notice is hereby given that the following named settler has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on April 24, 1890, viz:

Frank Miller, final homestead No. 964, for the northeast quarter section 10, township 25 south, range 24 west. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: S. D. Merrill, W. A. Merrill, H. J. Coy, Wm. K. Hughes, all of Dodge City, Kansas.

Also at the same time and place, Warren A. Merrill, final homestead No. 1369, for the northeast quarter section 8, township 25 south, range 24 west. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: Niles Wieman, O. H. Stinemann, H. J. Coy, B. Shepley, all of Dodge City, Kansas.

Also at the same time and place, Budd Shepley, final homestead No. 4100 for the northeast quarter section 1, township 25 south, range 24 west. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: S. D. Merrill, W. A. Merrill, O. H. Stinemann, all of Dodge City, Kansas.

D. M. FROST, Register.
First publication February 5th, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kansas, February 10th, 1890.

Notice is hereby given that the following named settler whose husband, Ed Cowan, since deceased, made homestead entry No. 72 has filed notice of his intention to make final proof in support of her claim as widow of deceased entryman, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on April 10th, 1890, viz:

Winnie Cowan, widow of Ed Cowan, deceased, of Dodge City, Kansas, for the southwest quarter section No. 25, township 25 south, range 24 west, Ford county, Kansas. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: Jacob Bowler, F. H. Hockley, E. M. Kiesel, and William W. Wells, all of Dodge City, Kansas.

D. M. FROST, Register.
First publication February 12th, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kansas, February 6th, 1890.

Notice is hereby given that the following named settler has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on April 14th, 1890, viz:

Wm. Bradford, Wm. Williams, O. M. McDonald, C. M. Shain, all of Dodge City, Kansas.

D. M. FROST, Register.
First publication February 12th, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kansas, February 6th, 1890.

Notice is hereby given that the following named settler has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on April 14th, 1890, viz:

Assede Samuel, final homestead No. 16,014, for the northeast quarter section 10, township 25 south, range 25 west. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: H. B. Karch, Eske Peterson, Henry Schmidt, William Meyer, all of Dodge City, Kansas.

D. M. FROST, Register.
First publication February 12th, 1890.

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D. M. FROST, Register.
First publication February 12th, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kansas, February 6th, 1890.

Notice is hereby given that the following named settler has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on April 14th, 1890, viz:

Theophilus C. Griffith, of Snyder, postoffice, Kansas, for the northeast quarter section No. 10, township 25 south, range 25 west, Ford county, Kansas; final homestead. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: J. M. Snyder, Isaac Rains, J. L. Ridenour and Joseph Hies, all of Snyder postoffice, Kansas.

D. M. FROST, Register.
First publication January 23d, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kansas, January 27th, 1890.

Notice is hereby given that the following named settler, who made Homestead Entry No. 1360, has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on March 12th, 1890, viz:

Charles H. Crabtree, of Dodge City, Kansas, for the lot 3, and west half of southeast quarter section No. 26, township 25 south, range 24 west, Ford county, Kansas; final homestead.

He names the following witnesses to prove his continuous residence upon, and cultivation of said land, viz: Samuel Burrell, L. R. Stauffer, Calvin D. Hand, Thomas M. Green, all of Dodge City, Kansas.

Also at the same time and place, Michael Kennedy, of Dodge City, Kansas, who made Homestead Entry No. 1364, for the lots 4, 5, 6, and south half of northwest quarter of section No. 2, township No. 25 south, range 24 west, Ford county, Kansas; final homestead.

He names the following witnesses to prove his continuous residence upon, and cultivation of said land, viz: Thomas F. Miller, William H. Homan, Thomas H. Homan, Joseph Walker, all of Dodge City, Kansas.

Also at the same time and place, Cyrus Stanley, of Dodge City, Kansas, who made Homestead Entry No. 1423, for the northeast quarter section No. 10, township 25 south, range 24 west, Ford county, Kansas; final homestead.

He names the following witnesses to prove his continuous residence upon, and cultivation of said land, viz: Albert Wright, James W. J. Elliot, Joseph Bright, all of Dodge City, Kansas.

D. M. FROST, Register.
First publication January 25, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kansas, January 21st, 1890.

Notice is hereby given that the following named settler who made homestead entry No. 1360, has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on April 24, 1890, viz:

Winfield F. Maltby, of Dodge City, Kansas, for the northeast quarter of section No. 20, township No. 25 south, range No. 24 west, Ford county, Kansas; final homestead. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: John T. Hocker, E. M. Kiesel, W. A. Devos, Geo. G. Cookingham, all of Dodge City, Kansas.

Also at the same time and place, George G. Cookingham, of Dodge City, Kansas, who made homestead entry No. 1360, for the northwest quarter of section No. 18, township No. 25 south, range No. 24 west, Ford county, Kansas; final homestead. He names the following witnesses to prove his continuous residence upon and cultivation of said land, viz: John T. Hocker, E. M. Kiesel, W. A. Devos, Winfield F. Maltby, Doe City, Kansas.

D. M. FROST, Register.
First publication February 5th, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kas., February 17th, 1890.

Notice is hereby given that the following named settler who made homestead entry No. 1360, has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Probate Judge of Ford county, Kansas, at his office in Dodge City, Kansas, on April 17th, 1890, viz:

Lucius Kinder of Ego, Gray county, Kansas, for the southwest quarter of section No. 20, township No. 25 south, range No. 24 west, Ford county, Kansas; final homestead.

He names the following witnesses to prove his continuous residence upon, and cultivation of said land, viz: O. B. Plunkett, L. M. Fennickman and John Kimbrell, all of Dodge City, Kansas.

D. M. FROST, Register.
First publication Feb. 19, 1890.

NOTICE FOR PUBLICATION.

Land Office at Garden City, Kas., February 17th, 1890.

Notice is hereby given that the following named settler who made homestead entry No. 1339 has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before the Register or Receiver at Garden City, Kansas, on April 18, 1890, viz:

William S. Terrell of Snyder, F. O. Kansas, for the southeast quarter of section No. 1, township No. 25 south, range No. 26 west, Ford county, Kansas; final homestead.

He names the following witnesses to prove his continuous residence upon, and cultivation of said land, viz: Sam. Conaway, Doc. Snyder, Henry Field and Hiram Ray, all of Snyder F. O., Kansas.

D. M. FROST, Register.
First publication Feb. 19th, 1890.

PUBLICATION SUMMONS.

The State of Kansas to Henry McNamara, defendant, greeting:

You are hereby notified that you have been sued by George H. Anderson, plaintiff, in the district court of Kansas, in and for the county of Ford, and that unless you answer or move to dismiss the petition filed, and file a copy by said plaintiff, on or before the 24th day of April, 1890, said petition will be taken as true and judgment rendered against you accordingly for \$200.00 and interest thereon at ten per cent. from March 11th, 1889, and foreclosing a mortgage executed and delivered to said George H. Anderson, dated March 11th, 1889, on the following described real property in Ford county, Kansas, to-wit: the northwest quarter of section 33, in township 28 south, of range 21 west of the 6th principal meridian, and for the sale of said real property, after appraisement, to pay the debt secured by said mortgage. Witness my hand and the seal of said court, which I have affixed at my office in said county, this 12th day of February, 1890.

THOS. LAHEY,
L. K. SOFER, Clerk of the District Court.
Plaintiff's Atty. L. E. MCGARRY, Deputy.
17-19 First publication, February 19, 1890.

Wm. T. S. CURTISS,
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References: Hon. S. B. Peters, Newton, Kas; Hon. E. J. Turner, Hoxie, Kas; Hon. Thos. Ryan, Topeka, Kas; Hon. E. G. Ross, Governor of New Mexico; Hon. S. J. Crawford, ex-Gov. of Kansas; Theodore F. Wood, treasurer U. S. Express Co. N. Y. City; Shellabarger & Wilson, Wm. E. Earl and Walter D. Davidge, Washington D. C.

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